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The bill of rights - Alberta's
charter of freedom.



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The Bill of Rights

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ALBERTA'S CHARTER of FREEDOM

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FOREWORD

The Alberta Bill of Rights is one of the most important pieces of legislation ever passed by a Canadian Legislature. It deals with matters which vitally concern the good and welfare of every citizen of the Province and it is, therefore, most important that each citizen be afforded an opportunity to become familiar with its contents and with the objectives which it is designed to accomplish. For this reason this booklet has been prepared.

The most careful study of the Bill itself and of the explanatory material contained herein is invited. The Government of Alberta is sincerely anxious that The Bill of Rights be a true interpretation of the collective will of the citizens of Alberta. It therefore invites, and will welcome, suggestions and recommendations from those who have given this matter their careful attention.

The Bill of Rights is divided into two parts. Part I is a statutory declaration of the just rights and responsibilities of the citizens of Alberta. Part II deals with the methods by which those rights can be realized in actual experience by each citizen. It is most important that this very definite distinction between the two parts of the Bill be kept in mind otherwise there is a real danger of people being led astray into purposeless arguments on the technical aspects of the methods proposed in Part II, thereby losing sight of the objectives set out in Part I. These objectives are all important in that they embody the results which the people generally wish to see achieved.

Results and Methods

It is always important to distinguish results from methods. In all spheres of human endeavour the people generally are concerned primarily with results. The detailed technical knowledge and training necessary to put into operation methods of obtaining those results is something with which the people generally are not concerned. For example, only a few men in any community are expert chemists or qualified architects or electrical engineers, yet the results of their technical skill are enjoyed by large numbers

and are the concern of all. The citizens of a democratic society cannot all be expected to acquire the technical knowledge and training in economic matters necessary to enable them to devise and implement methods which will successfully reform the economic system and make it produce definite and satisfactory results any more than they could be expected to know the technical details of building highways and bridges or running a power station to provide electrical energy.

However, the people individually and collectively do know the results they want in each of these different spheres. The economic sphere is no exception. If the results which the people want in the economic sphere are physically possible, it is the duty of their elected representatives to obtain men with the necessary technical qualifications to devise and put into operation in the economic sphere methods which will produce those results. The people can judge whether the methods used are satisfactory by the results they obtain.

Freedom with Security

Under our Canadian Constitution, the citizens of each Province through their elected representatives are responsible for dealing with their property and civil rights. The Government of each Canadian Province has the responsibility and the authority on behalf of its people to make laws for safeguarding the individual freedom and the economic welfare of its citizens. Within the broad sphere of property and civil rights, the people of Alberta, therefore, have the constitutional right to demand and obtain the reasonable results which they know to be physically possible in the economic sphere within the limits imposed by our human and material resources.

Part I of The Bill of Rights is a statutory declaration of the results which the people's representatives in the Legislative Assembly believe their constituents want in this broad field of property and civil rights. These results can be summed up as an opportunity to attain social and economic security with individual freedom.

Action by the People

It may be assumed confidently that powerful interests will combine in an attempt to prevent The Alberta Bill of Rights coming into operation. They will oppose it in the courts and after that they will do their utmost to defeat its purpose. There is only one way in which human freedom can be preserved. That is by united, intelligent action on the part of all those who cherish this inalienable right of man.

Wishful thinking will not do it. A House divided against itself cannot stand. The only effective defence against the forces that seek to destroy human freedom is offence—offensive action by enlightened people, solidly united to attain a common objective. Such unity of purpose can only be attained where people unite for results and refuse to be divided into numerous camps through disagreement as to the methods by which those results are to be obtained. The right to attain social and economic security with individual freedom is the result which all people want from the operation of a modern economic system and is the common objective for which all can unite irrespective of colour, race or creed or political affiliation. This basis for effective unity for results is clearly set out and established in Part I of The Bill of Rights.

* * *

Why The Bill of Rights is being Referred to the Courts

The Bill of Rights is of such far reaching importance that its implementation will not only affect the welfare of every citizen of Alberta, but the entire economy of the Province. It is, therefore, most desirable that its constitutional validity should be established beyond question before it is proclaimed law.

In the light of past experience it may be assumed that had the Government proceeded to implement the legislation without reference to the Courts, its constitutional validity would have been challenged by those interests which have always opposed and obstructed every effort to break the present monopoly of credit. Such an action would have

resulted in inevitable confusion and uncertainty until the validity of The Bill had been established, a situation obviously to be avoided.

The inherent rightness of the legislation as representing the will of the people is not likely to be in doubt. If it should transpire that in the judgment of the responsible courts the legislation is *ultra vires* of the Provincial Legislature then it is vital that this should be known at the earliest possible date, in order that either The Bill or the Constitution may be amended so as to make it *intra vires*. Obviously, if it represents the will of the overwhelming majority of the Canadian people, either or both of these steps should be taken, if necessary, to permit their will to be implemented. While organized society is founded on law and constitution and is preserved by respect for such enactments, it would be a travesty of democracy to suggest that they should not be altered if in their present form they prevent the implementation of the collective will of the Canadian people. The law was made for man not man for the law.

* * *

A Summary of THE ALBERTA BILL OF RIGHTS

Preamble

The preamble to The Alberta Bill of Rights, sets forth the intent and purpose of the legislation, and certain basic facts which gave rise to its enactment. It points out, in effect, that the last two world wars will have been fought in vain unless the freedom and security for all within a properly functioning democracy, for which so many thousands of Canadians fought and bled and died, is made a reality. Alberta possesses abundant resources, both physical and human, for this purpose and, under the B.N.A. Act, it is the constitutional responsibility of the Province to legislate with respect to the property and civil rights of its people.

The operative portion of the Bill is divided into two parts.

PART I

Part I contains a statutory declaration of the personal rights of every "citizen of Alberta," being a British subject whose permanent place of residence is Alberta, and who has been residing continuously in the Province for at least twelve months.

In addition to declaring the general rights of citizenship, the Bill declares more particularly:

- (a) that every citizen of Alberta of not less than nineteen years of age and under sixty years of age, is entitled to the opportunity to engage in gainful employment or if that is not available, to a social security pension;
- (b) that every citizen of Alberta under nineteen years of age is entitled to the necessities of life, educational benefits and medical benefits;
- (c) that every citizen of Alberta who has reached the age of sixty years is entitled to retire and receive a pension of such amount (not less than the amount of the social security pension) authorized from time to time by the Legislature together with medical benefits;
- (d) that every citizen of Alberta, who is disabled and unable to engage in gainful employment, is entitled

to a social security pension together with medical benefits.

The Act defines the following:

- (a) "Educational Benefits" as meaning:
 - (i) The opportunity to acquire a public and high school education without cost to the student, his parents or guardian;
 - (ii) The opportunity by means of scholarships and grants to acquire university or other specialized training in cases where a student qualifies on the grounds of outstanding ability and aptitude.
- (b) "Medical Benefits" means all necessary hospital, medical, surgical and dental care, and any other care given by a recognized health practitioner without cost to the person receiving the same or, if the person is a minor, without cost to his guardian;
- (c) "Social Security Pension" means the payment to individuals, as herein provided, of claims on goods and services within the limitations of the natural resources of the Province and the productive capacity of the people, to ensure an annual income of not less than six hundred dollars a year at the 1945 price level, for every single citizen of Alberta nineteen years of age and over;

Provided, however, that in the case of married persons, for the purpose of determining the amount of the payment to either spouse, the income of the two spouses shall be considered as if it were their joint income. Therefore a married couple would be assured a minimum income of not less than \$1,200 at the 1945 price level.

By Section 14 the Lieutenant Governor in Council is empowered to classify occupations as coming within the meaning of gainful employment and to enter into agreements with the Government of Canada or of any Province which may be deemed necessary to carry out the purposes of this Act. Power is also given to the Lieutenant Governor in Council to make rules and regulations governing the determination of any question which may arise under the

Act and the procedure to be adopted, and in particular with respect to the qualifications of any person for high school and University education, the availability of gainful employment, the eligibility of any person for a social security pension and medical benefits, the eligibility of any person to receive a pension upon reaching the age of sixty years, and the amount of the pension to be paid.

PART II

Part II of the Act deals with the regulation of credit and provides for the issuing to credit institutions of Alberta credit certificates authorizing a corresponding amount of "credit deposits" which is defined as meaning deposits of credit which have been made available to persons as claims on goods and services, and in respect of which credit institutions have no corresponding reserve of currency.

Section 16 authorizes the appointment of a Board of Credit Commissioners which by Section 17 shall have authority to license all credit institutions in the Province and make regulations as to license fees, etc. Any credit institution which carries on operations without a license is made liable to penalties and provision is also made in such cases for the Board, with the approval of the Lieutenant Governor in Council, entering the premises of a credit institution and assuming control of its business, provided that this does not interfere with any operations which the institution is authorized to perform under the provisions of *The Bank Act*, with the deposits of customers or the rights of the customer to deal with his deposits.

A "Credit Institution" is defined under the Act as any person, corporation or organization whose main business is dealing in credit by keeping accounts of customers' credit deposits, transferring credit deposits from the account of any customer to any other person, exchanging credit deposits for currency or making credit deposits available to customers; but shall not include any person, corporation or organization whose main business is the production or distribution of goods or the rendering of any service to the public which is not concerned mainly or exclusively with dealing in credit deposits.

It will be plain that trust and insurance companies, mortgage corporations and trading concerns whose business is not mainly that of issuing, transferring and dealing in credit, are not considered credit institutions within the meaning of the Act.

By Section 18 the Board is directed to establish and maintain a proper accounting of the estimated capitalized productive resources of the Province expressed in monetary terms, being the estimated capitalized valuation of its credit, to be known as the Capital Assets Account of Alberta which shall include,—

- (a) An estimated evaluation of the natural resources of the Province, both developed and undeveloped;
- (b) An estimated evaluation of buildings, plant, public utilities, etc.;
- (c) An estimated evaluation of the capitalized productive capacity of the people.

By Section 19 the Board is directed to establish an account to be known as the Consolidated Credit Adjustment Fund to which Fund shall be issued by the Board against the Capital Assets Account of Alberta credit deposits in such amounts as may from time to time be required as a reserve, for providing an adequate volume of credit deposits to finance the production and distribution of goods and services in the Province, and maintaining a balance between the aggregate purchasing power of the people of the Province, and the estimated collective prices of goods for sale in the Province.

By Section 20 it is provided that from the Consolidated Credit Adjustment Fund the Board shall, with the approval of the Lieutenant Governor in Council, transfer to the General Revenue Account such amounts of credit deposits as are necessary for the payment of social security pensions, educational benefits and medical benefits, for the reduction of taxation, for grants to public authorities, and for the reduction of retail prices by means of subsidies. By subsection (2) of the same section the Board is authorized to issue to licensed credit institutions Alberta Credit Certificates in order to enable them to issue credit deposits to

customers over and above the deposits against which a reserve of currency is held.

By Section 22 it is provided that if the aggregate purchasing power of the people at any time exceeds the estimated collective prices of the goods for sale, the Board shall report this condition to the Lieutenant Governor in Council who is required to take steps to retire such excess purchasing power by one or more of the steps set out in the section, including the withdrawal of Alberta Credit Certificates in whole or in part from licensed credit institutions.

Section 23 provides for reports by the Board to the Minister at least once every three months upon the extent to, and the manner in which, the credit of the Province is being utilized, whether it is adequate, the extent to which the aggregate purchasing power of the people is adequate to purchase the total goods and services for sale in the Province, and as to any action required to be taken for the purpose of balancing purchasing power and the collective prices of goods and services for sale.

Section 24 deals with the manner in which credit institutions shall keep and operate the accounts of customers and provides that the Board shall have access to the books, records and accounts. It is further provided by the said section, that the Board may require a licensed credit institution to hold Alberta Credit Certificates against credit deposits of customers, not being deposits against which a reserve of currency is held.

Section 26 provides penalties for credit institutions and others found guilty of violating any of the provisions of Part II of the Act, which penalty may include the cancellation of the license of a credit institution.

Section 27 provides for the payment of taxes, fees, etc., by the transfer of credit deposits.

Section 28 provides that the Act shall come into force on Proclamation, and no such proclamation shall be made until the question of the validity of the Act has been referred to the Supreme Court of Alberta, and it is certified upon any such reference that the Act is valid and if no appeal is pending, until the time for giving notice of appeal has elapsed.

THE FULL TEXT OF THE ACT FOLLOWS

CHAPTER 11

AN ACT RESPECTING THE RIGHTS OF ALBERTA CITIZENS.

WHEREAS Canada has fought in two wars for the declared purpose of assuring a democratic society in which all men would have an opportunity to enjoy a free and abundant life including a measure of social and economic security compatible with the extent of our material resources and the productive capacity of our people; and

Whereas the second world war, like the first, will have been fought in vain unless, having defeated the forces of military tyranny, the Canadian people now proceed to win the peace by so ordering their internal economy that the freedom and security for which they fought may be experienced in reality by all of our citizens; and

Whereas it is the sacred duty of the Canadian people to keep faith with the thousands who sacrificed their lives for this purpose and with their comrades-in-arms who were assured that this time their sacrifices would not be in vain; and

Whereas the Province of Alberta possesses all the human and material resources necessary to provide for its citizens the material security essential to the enjoyment of personal freedom; and

Whereas *The British North America Act* imposes upon the Province the constitutional responsibility of providing its citizens with an opportunity to realize and enjoy their property and civil rights; and

Whereas the discharge of the Province's responsibility necessitates the recognition of certain basic rights and responsibilities of citizenship and requires that its citizens have the necessary access to their resources so that they may produce the goods and services they require and provide for their equitable distribution in a manner that will ensure to

all an opportunity to obtain social and economic security with personal freedom; and

Whereas the control of policy with respect to the issue, use and withdrawal of credit primarily determines the extent to which the citizens of Alberta may develop and enjoy the use of their resources and therefore must be a function of the electorate of the Province to be discharged on their behalf by their democratically elected representatives;

Now therefore His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

1. This Act may be cited as "*The Alberta Bill of Rights Act.*"

2. In this Act unless the context otherwise requires,—

- (a) "Citizen of Alberta" means a British subject residing in Alberta whose permanent place of residence is in Alberta, and who has resided in Alberta for a period of not less than twelve consecutive months;
- (b) "Educational benefits" means,—
 - (i) the opportunity to acquire a public and high school education without cost to the student, his parents or guardian;
 - (ii) the opportunity by means of scholarships and grants to acquire university or other specialized training in cases where a student qualifies on the grounds of outstanding ability and aptitude;
- (c) "Gainful employment" means any legitimate occupation as may be from time to time determined by the Lieutenant Governor in Council and from which a person derives an income;
- (d) "Medical benefits" means all necessary hospital, medical, surgical and dental care and any other care given by a recognized health practitioner without cost to the person receiving the same or, if the person is a minor, without cost to his parents or guardian;
- (e) "Minister" means the Provincial Treasurer;

- (f) "Social Security Pension" means the payment to individuals, as herein provided, of claims on goods and services within the limitations of the natural resources of the Province and the productive capacity of the people, to ensure an annual income of not less than six hundred dollars a year on the basis of the 1945 price level for every single citizen of Alberta nineteen years of age and over;

Provided, however, that in the case of married persons, for the purpose of determining the amount of the payment to either spouse, the income of the two spouses shall be considered as if it were their joint income.

PART I.

RIGHTS OF CITIZENSHIP.

3. It is hereby declared that every citizen of Alberta shall be free to hold and cherish his own religious convictions and to worship in accordance with the dictates of his own conscience.

4. It is hereby declared that every citizen of Alberta shall be entitled to enjoy freedom of expression provided that he does not violate the defamation laws in force in the Province or *The Criminal Code of Canada*.

5. It is hereby declared that every citizen of Alberta shall be free in association with other citizens, to assemble for any lawful purpose in accordance with the laws in force in the Province.

6. It is hereby declared that every citizen of Alberta shall be free to engage in the work of his choice which may be available to him within the Province.

7. It is hereby declared that every citizen of Alberta shall be free to acquire land and enjoy the use of his home and property without interference or molestation, so long as he conforms to the laws in force in the Province for safeguarding the lives, property, welfare and personal rights of other citizens.

8. It is hereby declared that every citizen of Alberta shall be free to do or refuse to do any act or thing within the limitations of the laws in force in the Province, provided that thereby he does not infringe upon the same right of any other citizen.

9. It is hereby declared that every citizen of Alberta of not less than nineteen years of age and not more than sixty years of age is entitled as a right of citizenship to,—

- (a) the opportunity to engage in gainful employment;
or
- (b) if gainful employment is not available, to a social security pension.

10. It is hereby declared that every citizen of Alberta under nineteen years of age is entitled as a right of citizenship to,—

- (a) the necessities of life adequate to ensure health and physical well-being;
- (b) educational benefits;
- (c) medical benefits.

11. It is hereby declared that every citizen of Alberta who has reached the age of sixty years is entitled as a right of citizenship to retire from gainful employment and upon retirement to receive,—

- (a) a pension of such amount as may from time to time be authorized by an Act of the Legislature, provided that such pension shall not be less than the current amount of the social security pension;
- (b) medical benefits.

12. It is hereby declared that every citizen of Alberta who becomes physically disabled and unable to engage in gainful employment is entitled to,—

- (a) a social security pension;
- (b) medical benefits.

13. In consideration of the foregoing rights of citizenship it shall be the duty of every citizen of Alberta to discharge faithfully his responsibilities as an elector and

citizen of Alberta, to observe and comply with the laws of the Parliament of Canada and of the Legislature of Alberta and other laws in force in the Province, to respect the rights of other citizens, and to exercise his initiative and enterprise in promoting the spiritual, cultural and material welfare of the Province.

POWERS OF THE LIEUTENANT GOVERNOR IN COUNCIL.

14. The Lieutenant Governor in Council is hereby authorized and empowered by order,—

- (a) to specify and classify occupations coming within the meaning of gainful employment for the purpose of this Act;
- (b) to enter into agreements with the Government of Canada or of any Province of Canada or with any person, corporation or organization which may be deemed necessary to carry out the intent and purpose of this Act;
- (c) to make rules and regulations governing the determination of any question which may arise under this Part, and the procedure to be adopted in such determination and in particular, but without limiting the generality of the foregoing, with respect to,—
 - (i) the qualifications and eligibility of any person for school, high school or university or other specialized training hereunder;
 - (ii) the availability of gainful employment to any person;
 - (iii) the eligibility of any person for a social security pension and medical benefits;
 - (iv) the eligibility of any person to receive a pension upon reaching the age of sixty years;
 - (v) subject to the other provisions of this Part, the amount of the pension to be paid to an eligible person.

PART II.

CONSTITUTION AND FUNCTIONS OF BOARD OF CREDIT COMMISSIONERS.

15. In this Part, unless the context otherwise requires,—

- (a) “Alberta Credit Certificates” means certificates issued to credit institutions authorizing a corresponding amount of credit deposits and issued in such form and in such denominations as the Board may specify for the purposes of carrying into effect the provisions of this Act.
- (b) “Board” means the Board of Credit Commissioners as herein provided.
- (c) “Consolidated Credit Adjustment Fund” means a fund of credit deposits operated by the Board of Credit Commissioners in accordance with the provisions of this Act.
- (d) “Credit” means the monetary evaluation of the capacity of the people of the Province to produce and distribute goods and services as when and where required.
- (e) “Credit deposits” means deposits of credit which have been made available to persons as claims on goods and services and in respect of which credit institutions have no corresponding reserve of currency.
- (f) “Credit Institution” means any person, corporation or organization, whose main business is dealing in credit by keeping accounts of customers’ credit deposits, transferring credit deposits from the account of any customer to any other person, exchanging credit deposits for currency or making credit deposits available to customers; but shall not include any person, corporation or organization, whose main business is the production or distribution of goods or the rendering of any service to the public which is not concerned mainly or exclusively with dealing in credit deposits; and likewise shall not include the Bank of Canada or credit unions

operating pursuant to *The Credit Union Act*.

(g) "Currency" means coins, Dominion notes, Bank of Canada notes and bank notes circulating in Canada and legally recognized as money under *The Currency Act*, *The Bank of Canada Act* and *The Bank Act*.

(h) "Purchasing Power" means the currency and credit deposits which are available for the purchase of goods and services by ultimate consumers.

16.—(1) For the purpose of carrying out the provisions of this Act, the Lieutenant Governor in Council shall appoint a Board of Credit Commissioners, of not more than five persons who shall be responsible to the Minister for discharging the duties assigned to them under this Act.

(2) The Lieutenant Governor in Council shall designate the Chairman of the said Board and shall fix the remuneration of all the members of the Board.

(3) The members of the Board appointed pursuant to subsection (1) shall hold office during good behaviour and shall be removable for cause by the Lieutenant Governor on address of the Legislative Assembly.

17.—(1) The Board shall have authority to license all credit institutions in the Province and with the approval of the Lieutenant Governor in Council to fix the fees and make regulations regarding the issue, cancellation and renewal of such licenses.

(2) Every credit institution operating within the Province shall, within one month of this Act coming into force, make application for a license from the Board.

(3) Every credit institution which carries on operations within the Province without having first obtained a license so to do pursuant to the provisions of subsection (2) shall be guilty of a separate offence with respect to each branch or agency in the Province in which it carries on operations, and shall be liable on summary conviction for each such offence to a penalty of not less than one thousand dollars

and not more than five thousand dollars for each day the credit institution so carries on operations.

(4) In the event of any credit institution within the Province failing to comply with subsection (1) of this section or operating without a license issued by the Board, the Board or its duly authorized agents, with the approval to the Lieutenant Governor in Council, may enter the premises of such institution and assume full control and management of its business on behalf of its directors and shareholders:

Provided, however, that nothing herein contained shall be deemed to empower the Board to take over or interfere with any operations which the credit institution is authorized to perform by virtue of the provisions of *The Bank Act* nor to impair in any way the deposits any person may have with the credit institution, nor to interfere with any such person in dealing with his deposits in any way he may deem proper.

18.—(1) The Board shall establish and maintain a proper accounting of the estimated capitalized productive resources of the Province expressed in monetary terms, being the estimated capitalized valuation of its credit, to be known as the Capital Assets Account of Alberta, which shall include without distinction as to public or private ownership, an estimated valuation of the economic resources of the Province, and without limiting the generality of the foregoing, shall include,—

- (a) the natural resources of the Province, both developed and undeveloped;
- (b) buildings, plant, communication and transportation systems and other public utilities;
- (c) the capitalized productive capacity of the people of the Province,—

all of which shall be shown as capital assets of the Province.

(2) Claims on goods and services issued against the capital assets of the Province, in the form of currency or credit deposits held by the people of Alberta, shall be shown as a liability.

(3) The Board may, with the approval of the Lieutenant Governor in Council make such regulations as may be necessary for the collection of information relating to the production, purchase, sale or the disposition otherwise of goods and services within the Province.

19. The Board shall establish an account to be known as the Consolidated Credit Adjustment Fund and with the approval of the Lieutenant Governor in Council, the Board shall issue to such fund against the Capital assets Account of Alberta credit deposits in such amounts as may from time to time be required as a reserve for providing an adequate volume of credit deposits to finance the production and distribution of goods and services within the Province and for maintaining a balance between the aggregate purchasing power of the people of the Province and the estimated collective prices of goods for sale within the Province and for providing for their equitable distribution, having due regard to all the factors involved.

20.—(1) From the Consolidated Credit Adjustment Fund the Board shall, with the approval of the Lieutenant Governor in Council, transfer to the General Revenue Account of the Province such amounts of credit deposits and in such manner as may be required for the following purposes, namely,—

- (a) payment of social security pensions;
- (b) payment of educational benefits;
- (c) payment of medical benefits;
- (d) reduction of taxation;
- (e) grants to educational, health or municipal authorities;
- (f) the reduction of retail prices to consumers by means of subsidies.

(2) For the purpose of effectively controlling and regulating the issue and withdrawal of credit deposits within the Province, the Board, with the approval of the Lieutenant Governor in Council, shall issue to licensed credit institutions Alberta Credit Certificates in such amounts and on such terms as the Board may deem advisable in order to enable such credit institutions to issue credit deposits to customers

over and above the deposits against which a reserve of currency is held, and the amount of Alberta Credit Certificates so issued shall be debited to the Consolidated Credit Adjustment Fund.

21. The allocation of purchasing power from the Consolidated Credit Adjustment Fund shall not exceed such aggregate amount as may be required from time to time to bring the total purchasing power of the people of the Province into balance with the estimated collective prices of the goods for sale within the Province.

22.—(1) Should the aggregate purchasing power of the people of the Province at any time exceed the estimated collective prices of the goods for sale within the Province, it shall be the duty of the Board to report the extent of this condition immediately to the Lieutenant Governor in Council, together with a recommendation for its correction.

(2) Upon the receipt of such report and recommendation the Lieutenant Governor in Council shall take steps forthwith to retire such excess purchasing power by one or more of the following steps:

- (a) direction to the Board to withdraw Alberta Credit Certificates in whole or in part from licensed credit institutions on a *pro rata* basis;
- (b) the reduction or withdrawal of subsidies being paid to reduce the retail prices to consumers as herein provided;
- (c) an increase in taxation for transfer to the credit of the Consolidated Credit Adjustment Fund subject to the approval of the Legislature;
- (d) the reduction of social security pensions as herein provided.

(3) Upon the withdrawal of such excess purchasing power the Board may cancel in the Consolidated Credit Adjustment Fund the amount of credit deposits so withdrawn or any part thereof.

23. The Board shall from time to time and at least once every three months, report to the Minister upon,—

- (a) the extent to and the manner in which the credit of the Province is being utilized;
- (b) the extent to which such credit in use is adequate or otherwise for the unrestricted production and equitable distribution of the goods and services required by the people of the Province;
- (c) the extent to which the aggregate purchasing power of the people of the Province is adequate or otherwise to purchase the total goods and services for sale within the Province;
- (d) any action required to be taken for the purpose of balancing the aggregate purchasing power of the people of the Province with the collective prices of goods and services for sale within the Province and for the purpose of providing for the equitable distribution of such goods and services.

24.—(1) Every licensed credit institution shall keep and operate the accounts of its customers, and arrange for the transfer of credit deposits from one account to another account in such manner and by such instruments as the Board may from time to time direct and the Board and its duly authorized agents shall at all times have access to the books, records and accounts of such credit institutions, and every member of the Board or its authorized agents having access to such records shall take and be bound by an oath of secrecy properly executed before a person authorized to administer oaths within the Province.

(2) The Board may require every licensed credit institution to hold against all or any credit deposits of customers, not being deposits against which a reserve of currency of an equivalent value is held, Alberta Credit Certificates of an aggregate value not exceeding the aggregate value of such credit deposits.

(3) In the case of any credit institution licensed to operate within the Province, having branches and operating outside the Province, the proportion of its reserves of currency to its total deposits within the Provinces shall be deemed to be in the same ratio as its total reserves of currency to its total deposits in Canada.

(4) The Board may direct that any balance due by one credit institution to another credit institution on account of any transfer of credit deposits between their respective customers shall be settled by the transfer of Alberta Credit Certificates of a corresponding value.

25. With the approval of the Lieutenant Governor in Council, the Board may make regulations not inconsistent with this Act as to the Board seem necessary for carrying out the provisions of this Act and for the administration thereof, and such regulations shall be published in *The Alberta Gazette* and upon being so published they shall have the same force and effect as if they had been enacted as a part of this Act.

26.—(1) Any credit institution within the Province found guilty of violating any of the provisions of this Part or any regulations made thereunder shall be liable to the cancellation of its license, and in addition thereto shall on summary conviction be liable to a fine not exceeding one thousand dollars.

(2) Any person other than a credit institution who violates any of the provisions of this Part or any regulation made thereunder shall on summary conviction be liable to a fine not exceeding one thousand dollars or one year's imprisonment or both.

27. Notwithstanding the provisions of any other Act of the Legislature all taxes, fees, dues and other payments thereunder may be made by the transfer of credit deposits in the forms and in the manner prescribed by the Board from time to time.

28. This Act shall come into force on a day fixed for that purpose by Proclamation of the Lieutenant Governor in Council, but no such Proclamation shall be made until after the question of the validity of this Act has been referred to the Supreme Court of Alberta pursuant to the provisions of *The Constitutional Questions Act*, and it is certified upon any such reference that this Act is valid, and if no appeal is for the time being pending, until the time for giving any notice of any such appeal has elapsed.

SOME QUESTIONS and ANSWERS

1. *What persons would be eligible to receive the Social Security Pension?*

The Bill provides that all citizens over 60 years of age who wish to retire, all persons who are physically disabled, and all those between 19 and 60 years who are unable to obtain gainful employment, are entitled to receive a Social Security Pension.

2. *Would the payment of such pensions encourage people to be idle and lazy?*

There is no reason to expect that this would be the case. The increased opportunities which would result from the establishment of a properly functioning economic democracy would tend to encourage most persons to improve their conditions. There will always be a few who prefer to accept a bare subsistence and be idle. But it is far better that the few naturally idle or unsuitable for work in the economic field should be the ones unemployed, than that those naturally virile and anxious to work should be denied the opportunity to do so, as is often the case under the present system.

Actually the great majority of people are blessed with a desire to live more fully and to expand their personalities. When they realized, that under the operation of The Bill of Rights the greater their contribution to the production and distribution of goods and services, the greater would be the benefit they obtained, it would provide the necessary incentive to increased production and strive for a more abundant life.

- c. *Why was the minimum assured income set at \$600 a year?*

Because \$600 a year at the 1945 price level is the minimum income which a person requires to provide him with the reasonable necessities of life. Furthermore a minimum of \$600 for each adult citizen is well within the productive capacity of the Province to provide.

4. *On what basis is the income of married persons computed for purposes of Social Security Pensions?*

The income of a married couple is considered jointly. That is to say that they are assured a joint income of \$1,200 a year at the 1945 price level. For example, suppose that the husband was earning \$1,500 a year, they would not be eligible for a security pension. But suppose that a husband was employed on seasonal work and received only \$700 in any year. Then, on the basis of the 1945 price level, this would be supplemented by a Social Security Pension of \$500.

5. *Would not the large amount of credit released for Social Security Pensions create inflation?*

No—definitely not. Inflation is a condition created by the volume of purchasing power being in excess of the total normal prices of goods available for sale. This results in a rise in prices, which means that every dollar will buy less. (Actually there is a condition of inflation at the present time in both the United States and Canada.)

The Bill of Rights provides very definite safeguards against inflation. The Board of Credit Commissioners are expressly required at all times to maintain a balance between total purchasing power and total prices. Total purchasing power must not exceed or fall below that required by the people to buy the goods for sale on the market at normal prices.

Deflation is a condition resulting from purchasing power being insufficient to buy the available goods on the market. This leads to goods piling up, production being restricted, unemployment increasing and a general condition of poverty amidst potential plenty. Its evil effects are in some respects worse than inflation.

The safeguards under The Bill of Rights will prevent either inflation or deflation.

6. *Can the safeguards against inflation as provided in The Bill of Rights, halt a vicious inflationary spiral once it has begun?*

As a safeguard against any inflationary tendency, the

Bill authorizes the Lieutenant Governor in Council to cancel credit out of existence as and when required, upon the advice of the Board of Credit Commissioners. The Bill provides four methods, all or any of which may be used for that purpose. For example, subsidies paid to reduce the retail prices to consumers may be reduced or withdrawn. It should be noted that the measures which may be taken to prevent inflation cannot reduce real purchasing power of the people or have any adverse effect upon their welfare.

7. It'ould the payment of Social Security Pensions involve increased taxation, and the restriction of personal freedom?

The funds which will be used for the payment of Social Security Pensions will represent the wealth which the people produce, but which the present financial system fails to distribute. Money required for the payment of Social Security Pensions would, therefore, not be derived from taxation, and the payment would not constitute any restriction of personal freedom. Up to the present time, Social Security Schemes which have been advanced are all based on the principle of wage taxation, which in turn involves endless regimentation and restriction of the individual's freedom.

8. Is it the purpose of The Bill of Rights to provide gainful employment?

The main purpose of The Bill of Rights is to serve as the instrument which will enable those responsible, to establish a properly functioning economy, thus ensuring to every citizen an opportunity to attain security with freedom. It follows that if a proper economy was established, industry would swing into full production, and expansion and the opportunities for gainful employment would increase. Hours of work could also be decreased progressively without curtailing production and thus more people would be gainfully employed.

9. Will the implementing of The Bill of Rights isolate Alberta from the Canadian economy?

No, there is no reason to believe that the implementing

of The Bill of Rights would in any way isolate Alberta from the Canadian economy. On the contrary, the establishment of a properly functioning economy in Alberta, would result in greater productive activity within the Province and, therefore, in the production of greater wealth. This would place Alberta in an improved position to trade with other Provinces, and Alberta's increased prosperity would, in a measure, increase the general prosperity of all other Provinces. The example that Alberta could set for the rest of Canada would soon lead other Provinces to establish a similar economy and thus make Canada the envy of the world.

10. How would imported goods be paid for under The Bill of Rights?

Imports will be paid for in exactly the same way as they are today. In the final analysis all imports into the Province are paid for by the export of Alberta goods to purchasers outside the Province. In other words, the sale outside the Province of goods produced in Alberta will provide the credits with which to pay for imports into the Province.

11. Does The Bill of Rights provide for a new kind of Money?

No. The Bill of Rights does not provide for the issue of any new kind of money. Canadian currency and cheques will continue to be used just as they are now. The Alberta Credit Certificates mentioned in the Bill will be used for transferring the balance of credit from one financial institution to another. It is not the intention that these Credit Certificates will be used by individuals.

12. Will the implementing of The Bill of Rights endanger the deposits of citizens now in the Chartered Banks?

No. The Bill of Rights expressly prohibits any action which would interfere with the safety of the deposits of citizens in any credit institutions or the freedom of individuals to make any legitimate use of such deposits.

13. Will the implementing of The Bill of Rights discourage or prohibit the investment of capital in Alberta?

No. On the contrary, the functioning of a proper economy within the Province of Alberta would greatly encourage capital investments from elsewhere. Investors would know that there would be a dependable local consumer market for their products and the assurance of a fair return for their efforts.

14. Does The Bill of Rights provide for the issue of currency?

No. Currency forms a very small fraction of the actual money in use. It is merely a convenient medium for carrying out small exchanges. About 95% of all business is done by means of cheques. The volume of currency necessary for every day business is provided almost entirely by the Bank of Canada through the Chartered Banks. The Bill of Rights would not interfere in any way with these arrangements. It should be understood that an increase in the volume of currency does not indicate that the total amount of available purchasing power has increased. It may only mean that the proportion of currency to other forms of money has increased.

15. Will the implementing of The Bill of Rights entail the use of force or compulsion?

No. The Bill of Rights was designed to enhance the freedom of the individual and consequently there is nothing in the Act which entails the use of force or compulsion. Quite the contrary, the establishment of a truly functioning democracy, as provided by the Bill, will increase the freedom of each individual and give him every opportunity to express and expand his personality. However, very definite provision is made to ensure that, as should be the case in a democracy, the credit institutions which exist to serve the community shall fulfil their function in accordance with the wishes of the people if they choose to do business in the Province. This compulsion imposed by the Bill on institutions is for the purpose of safeguarding the freedom of individual citizens.

16. What action should the citizens of Alberta take in order to ensure the realization of the objectives of The Bill of Rights?

It is the responsibility of every citizen to become thoroughly familiar with the general provisions of the Bill and especially with those contained in Part I. The Bill is the instrument by means of which the people may realize their democratic ideals. These ideals, however, will never become a reality unless the people unite to express their support of the measure. That does not mean that a new organization must be formed. Existing organizations such as Boards of Trade, fraternal societies, labour union, etc., should all be interested in lending their support to the Bill, thus building up a powerful force of public opinion in favour of these vital principles.

17. Has The Bill of Rights anything to do with party politics?

No. The provisions of The Bill of Rights embody objectives which all genuinely democratic political groups can support. To the extent that it represents "the will of the people," it is above party politics and sectionalism. The only persons likely to be opposed to The Bill of Rights on political grounds are those who are opposed to freedom and favour some form of totalitarianism or a centrally controlled social order.

18. If I don't agree with any of the provisions in The Bill of Rights, what can I do about it?

If there is any clause in the Bill which does not represent the objectives you wish to form the basis of the post-war order in Alberta, it is your duty as a citizen and as an elector to immediately write to your M.L.A. or to the Premier of the Province, or to both, and state the changes you feel should be made. In this way the Government and the people's representatives in the Legislative Assembly will be made aware of "the will of the people" and they will be able to amend the legislation accordingly.

But remember not to get led into purposeless argument

on the technical details of Part II. It is the *results* for which provision is made in Part I of the Bill with which you should be mainly concerned.

19. Is The Bill of Rights now Law?

No. The Act will come into force only upon Proclamation. The Bill provides that no such Proclamation shall be made until the question of the validity of the Act has been referred to the Courts.

20. When will it be implemented?

After the validity of the Act has been established by the Courts, it may be proclaimed by the Lieutenant Governor in Council.

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THE BILL OF RIGHTS

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